

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Suzanne L Debo  
Debtor

Case No. 19-04090-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db +Suzanne L Debo, 806 S Wayne Street, Lewistown, PA 17044-2553  
5250560 +Cabelas/Capital One Bank USA NA, Att: Bankruptcy Dept., PO Box 30273,  
Salt Lake City, UT 84130-0273  
5250572 Merrick Bank, PO Box 9021, Old Bethpage, NY 11804  
5250574 +Midland Funding LLC, c/o Hayt Hayt and Landau LLC, Meridian Ctr 1 2 Industrial Way W,  
Eatontown, NJ 07724-2265  
5250576 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
5250578 +Robert Baroska Esq, Nudelman Klemm & Golub PC, 425 Eagle Rock Ave, Ste 403,  
Roseland, NJ 07068-1717  
5250579 Scott J Earnest, 806 S Wayne St, Lewistown, PA 17044-2553

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5250561 +EDI: CAPITALONE.COM Jan 09 2020 22:08:00 Capital One Bank USA NA, Att: Bankruptcy Dept.,  
PO Box 30273, Salt Lake City, UT 84130-0273  
5250562 EDI: CAPITALONE.COM Jan 09 2020 22:08:00 Capital One Services LLC, Attn Bankruptcy Dept,  
PO Box 30273, Salt Lake City, UT 84130-0273  
5250563 +E-mail/Text: bankruptcy@capvps.com Jan 09 2020 17:07:48 Cavalry SPV I, LLC,  
500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321  
5250564 +EDI: CHASE.COM Jan 09 2020 22:08:00 Chase/Bank One Card Serv, PO Box 15298,  
Wilmington, DE 19850-5298  
5250565 +EDI: CITICORP.COM Jan 09 2020 22:08:00 Citicards CBNA, PO Box 6500,  
Sioux Falls, SD 57117-6500  
5250566 E-mail/PDF: creditonebknotifications@resurgent.com Jan 09 2020 17:10:52 Credit One Bank,  
PO Box 98872, Las Vegas, NV 89193-8872  
5250567 EDI: DISCOVER.COM Jan 09 2020 22:08:00 Discover Bank, c/o DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
5250568 +E-mail/Text: bncnotices@becket-lee.com Jan 09 2020 17:07:27 Kohl's/Capital One,  
PO Box 3043, Milwaukee, WI 53201-3043  
5250570 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 09 2020 17:10:51 LVNV Funding LLC,  
PO Box 10584, Greenville, SC 29603-0584  
5250571 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 09 2020 17:11:00  
MABT/OLLO Card Services, PO Box 9222, Old Bethpage, NY 11804-9222  
5250569 E-mail/Text: ml-ebn@missionlane.com Jan 09 2020 17:06:05 Lendup Card Tab Bank,  
237 Kearny Street #197, San Francisco, CA 94108  
5250573 +EDI: MID8.COM Jan 09 2020 22:08:00 Midland Funding, 2365 Northside Drive,  
San Diego, CA 92108-2709  
5250575 +EDI: MID8.COM Jan 09 2020 22:08:00 Midland Funding LLC, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709  
5250577 EDI: PRA.COM Jan 09 2020 22:08:00 Portfolio Recovery Assoc LLC, PO Box 41067,  
Norfolk, VA 23541-1067  
5250580 +E-mail/Text: jennifer.chacon@spservicing.com Jan 09 2020 17:08:04  
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
5250582 EDI: RMSC.COM Jan 09 2020 22:08:00 Synchrony Bank/JCPenney, Att: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
5250583 EDI: RMSC.COM Jan 09 2020 22:08:00 Synchrony Bank/QVC, Att: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
5250584 EDI: RMSC.COM Jan 09 2020 22:08:00 Synchrony Bank/SAMS, Att: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
5250585 EDI: RMSC.COM Jan 09 2020 22:08:00 Synchrony Bank/Wal-Mart, Att: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
5250586 +EDI: WTRRNBNBANK.COM Jan 09 2020 22:08:00 Target Card Services, PO Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5250581\* Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

Donald Zagurskie on behalf of Debtor 1 Suzanne L Debo jzmlawbecky@nmax.net,  
jzmlawoffice@gmail.com  
James Warmbrodt on behalf of Creditor DLJ Mortgage Capital, Inc. bkgroup@kmllawgroup.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axiosfs.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Suzanne L Debo**  
First Name   Middle Name   Last Name  
Debtor 2  
(Spouse, if filing)  
First Name   Middle Name   Last Name

Social Security number or ITIN **xxx-xx-6006**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:19-bk-04090-HWV**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Suzanne L Debo

By the  
court:

1/9/20



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**